

TRICARE

**Operation Command Champion
Briefing to Commanders**



Overview



- ★ **What is TRICARE?**
- ★ **How is it different from before?**
- ★ **What are the options?**
- ★ **What are the benefits of TRICARE Prime?**
- ★ **How much does it cost?**
- ★ **How do I use the system?**
- ★ **What are the top issues and what's being done to resolve them?**
- ★ **What else do I need to know?**



What is TRICARE?



- ★ **Our military health care benefit**
- ★ **Improved system of health care**
- ★ **Partnership with civilian doctors and hospitals**
 - ★ **We now have access to a civilian network of providers and other beneficiary services provided through a formal contractual arrangement**
- ★ **Better access to care and more choice**



Why the Change?



TRICARE is a Critical Part of the Military Health System


- ★ **Military medical personnel strength decreasing**
- ★ **Hospitals/clinics closing**
- ★ **Patient population steady but aging**
- ★ **Demand for care more than system can handle**
- ★ **Trends in US healthcare**




How Is It Different From Before?



- ★ Instead of just “direct care” in our MTFs and CHAMPUS, we have triple options
 - ★ “Prime” = Health Maintenance Organization, or “HMO”
 - ★ Requires enrollment with Primary Care Manager, or “PCM”
 - ★ Pays up front with set dollar amount for care
 - ★ Provides all services covered by a defined set of benefits
 - ★ “Extra” = Preferred Provider Network (discount FFS)
 - ★ “Standard” = CHAMPUS (Fee-For-Service, or FFS)
- ★ Instead of any CHAMPUS-participating provider, we have civilian provider networks available through a Managed Care Support Contract, “MCSC”



Added TRICARE Features **(Available to ALL Beneficiaries)**



★ TRICARE Service Center

- ★ Beneficiary Service Representative (BSR)
- ★ Health Care Finder (HCF)

★ Nurse Advisor/Hlth Care Info Line (HCIL)

- ★ Available 24-hours a day, 7-days a week
- ★ Helps you decide what to do

★ Mail-order and retail pharmacy network programs



What Are the Options?



All active duty automatically enrolled in TRICARE Prime

Family members have a choice of options:

★ **PRIME**

- ★ Enrollment required; fee for retirees/families
- ★ Access to MTF with no co-pays
- ★ Care restricted to PCM and specialists in TRICARE network
- ★ Nominal co-pays for network providers
- ★ Lower out-of-pocket costs

★ **EXTRA**

- ★ No enrollment or enrollment fee
- ★ MTF access on space available basis only
- ★ Restricted choice of civilian physicians - network only
- ★ Annual deductible
- ★ Discounted rates and lower cost shares than Standard

★ **STANDARD**

- ★ No enrollment or enrollment fee
- ★ MTF access on space available basis only
- ★ Unrestricted choice of civilian physicians - CHAMPUS-participating
- ★ Annual deductible
- ★ Higher out-of-pocket costs for cost shares



What Are the Benefits of TRICARE Prime?



- ★ Assignment to a “Primary Care Manager” (PCM) or PCM team
- ★ Health Enrollment and Assessment Review (HEAR) to help guide PCM in your personal health needs
- ★ Priority status for MTF care and guaranteed access to services within defined “access standards”
- ★ Focus on prevention and wellness
- ★ Toll-free, 24 hour assistance and advice line
 - ★ **1-800-941-4501**
- ★ Lowest out-of-pocket costs for most enrollees



TRICARE Prime - Access Standards



- ★ **Maximum travel time:**
 - ★ 30 minutes for primary care
 - ★ 1 hour for specialty care; may be longer for some sub-specialties
- ★ **Maximum wait for primary care:**
 - ★ 1 day for urgent care
 - ★ 1 week for routine visit
 - ★ 4 weeks for well care visit
- ★ **Maximum wait for specialty care**
 - ★ PCM determines
 - ★ Generally, no longer than 4 weeks



Primary Care Manager (PCM)



- ★ **Healthcare professional**
- ★ **Provides and coordinates your total health care**
- ★ **Approves all referrals including any care provided outside the MTF or the network**
- ★ **Works in military or civilian hospital/clinic**



What Will TRICARE Prime Cost?



Usually less than any other option

- ★ **No enrollment fee for AD and families**
- ★ **Retirees - annual enrollment fee \$230/\$460**
- ★ **No deductibles or % cost shares**
- ★ **Military clinic visits - no cost**
- ★ **Civilian provider/clinic visits - \$6 or 12/visit**
- ★ **Emergency Rm visit - \$10 or 30/visit (civilian)**
- ★ **Inpatient care - \$11 per day (civilian); subsistence rate at military hospital**



Detailed Cost Summary

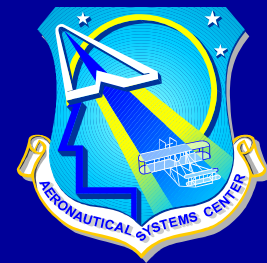


	Standard	Extra	Prime*
Annual Deductible E-5 & above/E-4 & below	\$150/300 individual/family \$50/100 individual/family	\$150/300 individual/family \$50/100 individual/family	\$0
Annual Enrollment Fee (For retirees only)	\$0	\$0	\$230/individual \$460/family
Civilian Provider Co-Pay - Office visit - Emergency room - Mental health	20% of allowable charges for AD family members 25% of allowable charges for retirees	15% of negotiated fees for AD family members 20% of negotiated fees for retirees	(E-4 & below/E-5 & above/ Retirees & FM) \$6/12/12 \$10/30/30 \$10/20/25
Civilian Inpatient Co-Pay AD family members	\$10.50/day	\$10.50/day	\$11 (\$25 minimum)
Retirees & family members	Lesser of \$360/day OR 25% of charges + 25% of allowed prof chgs	Lesser of \$250/day OR 20% of billed charges + 20% of negotiated prof chgs	\$20/day (ADFM)
Civilian Inpatient Mental Health Co-Pay	Lesser of \$137/day OR 25/20% of institutional and professional charges \$1,000/family of AD	20/15% of institutional and professional charges	\$40/day (Retirees & FM)
Annual Catastrophic Cap	\$7,500/retiree family	\$1,000/family of AD \$7,500/retiree family	\$1,000/family of AD \$3,000/retiree family

***Point-of-Service Option: Deductible - \$300 per individual/
\$600 per family**



How Do I Use TRICARE?



- ★ Ensure you are enrolled into local database and check to see if DEERS is current
- ★ Call toll-free number for appointments and information about your benefits, including problems with claims/billing - **1-800-941-4501**
- ★ Always go through PCM for non-emergency care
- ★ If out of town and you need urgent care, call 1-800-941-4501 first to get authorization; if an emergency (threat to life, limb, sight), seek care immediately at the nearest hospital and notify your PCM when possible



Another Option: TRICARE Extra



- ★ Limited choice of providers - only those in contractor network
- ★ Lower cost shares than **Standard**; same deductible
- ★ No paperwork and no enrollment necessary
- ★ Military hospital or clinic on space available basis
- ★ Beneficiary pays 15/20% (5% discount over normal **Standard** cost share); no excess charges
- ★ No deductible for prescriptions filled at network pharmacies



One Other Option: **TRICARE Standard**



Same as old "CHAMPUS" program

- ★ **Broadest choice of civilian providers**
- ★ **Partial reimbursement by government**
- ★ **Military facility on space-available basis**
- ★ **Each fiscal year, pay first (deductible)**
 - ★ \$150 for one family member; \$300 for family
- ★ **Beneficiary pays 20/25% of *allowable* charges afterwards**
 - ★ You pay excess charges up to 115% of maximum allowable charge



What Are the Top Issues with TRICARE?



- ★ **Concern over erosion of benefit**
 - ★ **Retention**
 - ★ **Deployments, Readiness, Ops Tempo**
- ★ **Limited understanding of how the system works**
 - ★ **Enrollment**
 - ★ **Primary Care Manager (PCM) concept**
 - ★ **Appointment system and pre-authorization for care**
 - ★ **Emphasis on wellness and prevention**
 - ★ **Claims and billing issues**
 - ★ **Out of area care**
 - ★ **Out of network care**
 - ★ **Geographically Separated Units (GSUs)**



What Is Being Done to Improve TRICARE?



- ★ **Continuous improvement in contractual agreements, particularly in customer service areas**
 - ★ **TRICARE Service Center and appointment line staffing and training**
 - ★ **Provider network development - civilian providers demand prompt reimbursement and fair rates**
 - ★ **Claims processing**
- ★ **Revise design of contracts - outcome based**
- ★ **New legislation - reimbursement rates and benefit redesign**
- ★ **Demonstration programs for Medicare eligibles**



How Do I Get More Info?



- ★ **TRICARE Prime Handbook**
- ★ **Region 5 beneficiary line: 1-800-941-4501**
 - ★ **Information & appointments: 0600-2100 Mon-Fri (0800-1900 for claims), 0700-1330 Sat, Sun, holidays**
 - ★ **Health Care Finder/HCIL: 24 hours, 7 days**
- ★ **Web sites:**
 - ★ <http://dodr5www.wpafb.af.mil/>
 - ★ <http://www.anthemalliance.com>
- ★ **TRICARE Service Centers**
 - ★ **Hours: 0730-1930 Mon-Fri, 0800-1300 Sat**
 - ★ **On base: 74th Medical Group, first floor**
 - ★ **Off-base: 2940 Presidential Dr, Suite 120, Fairborn**



Questions?

